

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
2022-0463

Powers Kirn, LLC  
ecf@powerskirn.com  
308 Harper Drive, Suite 210  
Moorestown, NJ 08057  
856-802-1000

In Re:

Michael Reinhart  
Susan Reinhart

Case No.: 22-15254-RG

Hearing Date: October 19, 2022

Judge: Honorable Rosemary Gambardella

Chapter: 13



Order Filed on October 26, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

DATED: October 26, 2022

  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtor: Michael Reinhart and Susan Reinhart

Case No.: 22-15254-RG

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

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Upon the objection to confirmation of debtor's plan and Powers Kirn, LLC, Attorney for Bank of America, N.A., appearing and for cause shown, it is

**ORDERED** as follows:

1. The objection to confirmation filed on behalf of Bank of America, N.A., is hereby resolved upon the conditions set forth herein.
2. The parties acknowledge that on or about September 17, 2022, the debtor entered into a trial loan modification with respect to the real property commonly known as 15 Greenview Drive, Pequannock Township, NJ 07440.
3. Pursuant to the terms of the trial period plan, the debtor is required to tender a monthly payment in the amount of \$2,189.16, commencing on October 26, 2022 and continuing until December 26, 2022.
4. The debtor's mortgage will be reviewed for a permanent mortgage modification upon timely completion of the trial period payments.
5. In the event that the debtor is unable to obtain a permanent loan modification on or before February 1, 2023, the debtor shall file a modified plan no later than 14 days from the deadline fixed obtaining a permanent modification to either provide for repayment of arrears and/or surrender of the subject property.
6. The objections filed on behalf of the Secured Creditor are hereby preserved and may be presented in relation to any further plan of reorganization presented by the debtor.
7. The Secured Creditor shall serve a copy of this Order upon the debtor, debtor's counsel, and the Standing Chapter 13 Trustee.

In re:  
Michael Reinhart  
Susan Reinhart  
Debtors

Case No. 22-15254-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 26, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Reinhart, Susan Reinhart, 15 Greenview Drive, Pequannock, NJ 07440-1704

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor Michael Reinhart pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@sc ura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905&#064
Paul Evangelista	on behalf of Joint Debtor Susan Reinhart pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@sc ura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905&#064

District/off: 0312-2

User: admin

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Date Rcvd: Oct 26, 2022

Form ID: pdf903

Total Noticed: 1

Rebecca K. McDowell

on behalf of Creditor Spencer Savings Bank rmcowell@slgcollect.com anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 8